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If Veterans don't help Veterans, who will?

We appreciate all donations to continue to provide information and services to Veterans and their families.

https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=WGT2M5UTB9A78

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All veterans are reminded that the fastest way to inquire and secure the benefits they have earned is by visiting their local County Veterans Service Office. A listing of these offices is available at www.cacvso.org.

NOVEMBER 2013



FRESNO



REDDING

GRAND OPENINGS HUGE SUCCESS!



FRESNO

Grand Opening





REDDING *Grand Opening*



Secretary's Message

For the past several years, CalVet has focused on the important construction and completion of five beautiful, new Veterans Homes of California in Lancaster, Ventura, West Los Angeles, Fresno and Redding.

We can now rejoice together in their completion! Congratulations to all who have made this accomplishment possible!

We are proud of the immense commitment, hard work – and teamwork – that it took to reach this major milestone in the history of our Department. It's time to celebrate!

It is also now time to refocus.

With this momentous goal behind us, we are now able to renew, reenergize and refocus our energies and efforts on serving veterans and their families with whatever their needs may be.

Our Veterans Services Division will continue providing vital information on veterans education, employment, healthcare, crisis intervention, claims representation and Disabled Veterans Business Enterprise, just to name a few. But we are also more aggressively pursuing the advocacy role of our department.

We are very excited about our collaboration with the U.S. Department of Veterans Affairs to place twelve CalVet veterans claims representatives in each of the USDVA regional offices in Los Angeles, Oakland, and San Diego to help process claims that have been pending for more than 125 days. Although we are still hiring some of these new staff and have only been in place for about 60 days, the first teams have already

processed more than 600 benefit claims for veterans that have been waiting for their claims to be processed.

We will continue providing resources and advocacy for women veterans as well. The recent Women Veterans Leadership Conference in San Diego was a great success with more than 300 women veterans participating in that event. In partnership with the Commission on the Status of Women and Girls and the California Research Bureau we have been conducting our third statewide survey of women veterans, one of the largest such surveys in the country. If you want to participate please visit www.calvet.ca.gov/Women/WomenSurvey.aspx and give us your feedback.

Our CalVet Home Loans Division is here for veterans to meet their home financing needs, offering competitive market interest rates with low or no down-payment options. This program is now available to any veteran who qualifies and can increase their purchasing power and help to keep payments affordable.

Besides the home loans, the division is developing tracks to help veterans and their families find homes. Among the projects we are very proud of is our collaboration with the Habitat for Humanity of San Fernando/Santa Clarita Valleys. Through this partnership approximately 100 lower-income veterans and their families will be able to become homeowners in communities that offer modern homes in veteran-based communities.

With the passage of AB 639, the division is developing a partnership program with the California Department of Housing and Community Development and the California Housing Finance Agency to fund the construction

and rehabilitation of transitional and supportive housing facilities for homeless veterans. Finally, after years of effort, we are going to be able to do more to help homeless veterans find a place to stand down and call home.

With the five new homes opened over the past five years, our Veterans Homes Division is now running with the capacity to care, collectively, for nearly 2,900 veterans, throughout the State, in various levels of long-term care. In these state-of-art homes, veterans can live in a caring, homelike environment that protects their dignity and contributes to their feelings of self-reliance and self-worth.

These homes are also playing a part in the effort to help homeless veterans with our new transitional housing program for veterans at the West Los Angeles Veterans Home. In a joint effort with the USDVA, we have converted 84 beds for formerly homeless veterans who need immediate housing as they transition from USDVA treatment programs back to into the community.

There is much that we have done in the recent years and much that still needs to be done, but working together with our community partners and our colleagues in local, state and federal agencies, we will continue to revitalize this agency and the state.

Finally, we are refocusing all of our efforts to serving California's veterans and their families – whatever their needs may be – so that they may receive the benefits and services they so richly deserve.

Sincerely,



Peter J. Gravett, Major General (Ret)
Secretary, California Department of
Veterans Affairs

NEW LEGISLATION SUPPORTS CALIFORNIA VETERANS

Taking action to help low-income and homeless California veterans find decent housing, Governor Brown joined local veterans, lawmakers and community leaders in San Diego on October 10, 2013, to sign legislation to expand housing opportunities for veterans.

"After veterans serve our country, it's our duty to serve them," said Governor Brown. "This new reformed housing program will make life better for veterans for years to come."

The legislation (AB 639), authored by Assembly Speaker John A. Pérez (D-Los Angeles), will ask voters to repurpose \$600 million of existing veterans' housing bond authority to use for multifamily, transitional and supportive housing for homeless veterans. The bond measure will go before the voters on the June 2014 primary ballot.

In addition to AB 639, the Governor signed a number of other bills, including the following, to help California veterans:

Property Use Tax Exemption **AB 143 Holden (D-Pasadena)**

Until January 1, 2019, exempts from the use tax the storage, use, or other consumption in this state of tangible personal property, other than a vehicle, vessel, or aircraft, purchased while outside this state by a qualified active duty or reserve member of

the armed forces or National Guard, or his or her spouse or registered domestic partner, prior to the report date on official orders transferring the qualified service member to the state.

Reduced/Free State Park Day Use **AB 150 Olsen (R-Modesto)**

Authorizes the Department of Parks and Recreation to offer a reduced fee or free day use of any unit of the state park, as specified, to veterans and active duty military personnel of the United States Armed Forces or the National Guard, on Memorial Day and Veterans Day.

Disabled Veteran Financial Assistance

AB 151 Olsen (R-Modesto)

Authorizes the governing board of a county to grant financial assistance, relief, and support to a disabled veteran, as defined.

Veterans License Plate

AB 244 Bonilla (D-Concord)

Requires CalVet to sponsor a veterans' special interest license plate and requires the California Department of Motor Vehicles to issue the veterans' plate if CalVet meets the current statutory requirements. *(See story on page 6 for additional details.)*



Military/Veteran Employment Discrimination Protection

AB 556 Salas (D-Bakersfield)

Adds "military and veteran status," as defined, to the list of categories protected from employment discrimination under the Fair Employment and Housing Act. The bill also provides an exemption for an inquiry by an employer regarding military or veteran status for the purpose of awarding veteran's preference as permitted by law.

California Veterans Board Restructuring

AB 717 Chávez (R-Oceanside)

Changes the role and composition of the California Veterans Board and requires CalVet to respond to the Board on policy questions as specified.

Military/Veteran Licensure

AB 1057 Medina (D-Riverside)

Requires each board and bureau, commencing January 1, 2015, to inquire in every application for licensure if the individual applying

<< **LEGISLATION**

for licensure is serving in, or has previously served in, the military, ensuring a more streamlined and efficient process for licensing military veterans in professional careers.

Central Coast State Veterans Cemetery Funding

SB 232 Monning (D-Carmel)

Repeals a budget allocation for a loan to the Central Coast State Veterans Cemetery at Fort Ord, appropriates \$1 million to the Central Coast State Veterans Cemetery at Fort Ord Endowment Fund for construction of the cemetery, and amends current statutory requirements regarding the use of interest on a principal in the Fund. This bill also requires that any money transferred as part of the budget action granting a loan to the Fund be returned to the General Fund.

Veteran Service Organization Endorsement Limitations

SB 272 Corbett (D-Hayward)

Prohibits implying any military veteran or military veteran service organization connection, approval or endorsement of any financial product, goods or services unless there is an expressed connection to that military veteran entity.

Veteran Nonresident Tuition

SB 290 Knight (R-Palmdale)

Extends, to a California State University undergraduate student, provisions exempting a California Community College student—who was a member of the Armed Forces stationed in this state on active duty

for more than one year immediately prior to receiving an honorable discharge—from paying nonresident tuition for up to one year while providing the student up to two years following discharge to use this exemption, if the student files an affidavit stating their intent to establish California residency as soon as possible. Requests the University of California to also adopt the above policy.

Veterans Facility Dedication

SB 725 Anderson (R-Alpine)

Expands the types of local governments that cannot revoke the dedication of a specified veterans facility to include a city, or city and county.

State Military Museum Firearms Donations

SB 759 Nielsen (R-Gerber)

Updates current law which authorizes donation of firearms or other weaponry to the California National Guard military museum to instead refer to the California State Military Museum and Resource Center located in Sacramento, and authorizes donations to occur at branch museums located at California National Guard facilities, as specified.

To view the full text of the bills, go to <http://leginfo.ca.gov/bilinfo.html>.



CALIFORNIA “VETERAN” LICENSE PLATES RETURN

“Veteran” license plates are back by popular demand! Beginning in January, California veteran drivers can once again purchase specialty license plates that identify them as veterans. A bill, sponsored by the County Veterans Service Officers and the California State Commanders Veterans Council and signed by the Governor last month, authorized the Department of Motor Vehicles (DMV) to recreate the plate.

A couple of years ago, wanting to make specialty license plates available to a wider stakeholder audience, CalVet replaced the “veteran” plate with an “honoring veterans” version. Although family and friends of veterans were delighted to be able to purchase

PLATES, page 7 >>

AMVETS, 2013 LEGISLATORS OF THE YEAR

Assemblymember Al Muratsuchi, Chair, Assembly Committee on Veterans Affairs and Senator Steve Knight, Vice Chair, Senate Committee on Veterans Affairs were named 2013 Legislators of the Year by AMVETS. The group cited Assemblymember Muratsuchi for a bill he co-authored with Speaker John Pérez which will repurpose funds to provide more affordable housing for homeless veterans and their families and Senator Knight for his bill which exempts certain veterans from paying nonresident tuition for up to one year while providing the student up to two years following discharge to use this exemption.

ENHANCED ICV WEBSITE

On November 4, 2013, the California Interagency Council on Veterans (ICV) will debut a new website with enhanced access to the ICV archives and rosters. The goal of the new website is to enhance transparency of ICV actions and enable the public, participants, and ICV members to have easy access to all ICV materials and history.

The site includes the Executive Order which created the ICV, staff biographies, and detailed member and ombudsman rosters. Also included is a participant roster for each workgroup which lists non-governmental and governmental organization participants. Public notices for upcoming meetings,

a meeting calendar, and meeting agendas and handouts will be available and archived on the site. ICV Successes and "Off-the-Grid" Successes also will be viewable.

Each workgroup and sub-workgroup has a dedicated page detailing their leadership, mission, meeting calendar, agendas and minutes, and priority grid dating back to their inception. There is a Resource Library with links to past ICV Updates and to the list of "Best Kept Secrets" identified by participants. This list represents programs identified by conference participants as underutilized due to lack of awareness. The list is included as a means of getting the word out.

To view the new ICV website go to, www.icv.ca.gov.

<< PLATES

and display the special plates, veterans were disappointed by not being able to purchase plates that identified their service to the country. "Honoring veterans" plates remain in production. Now, both groups will be happy.

According to the new law, CalVet must collect and hold pre-paid "veteran" specialty license plate applications until 7,500 are received before DMV will actually produce the plate. Once that threshold is crossed, DMV will produce and mail the plates and will take responsibility for

processing future applications. That same "hold and wait" process applies to all specialty license plates issued in California.

Both "veteran" and "honoring veterans" California license plates can be customized with the distinctive military branch or veterans service organization logo of choice. Proceeds from the sale of these plates help support efforts of the CalVet and 56 county veteran service offices to connect veterans and their families with the benefits they've earned through military service.

To purchase either specialty license

plate, go to www.cacvso.org. Click on "Veteran License Plates" to view available logos. Then, go to www.dmv.ca.gov. Click on "Vehicle Registration," click on "License Plates," then click on "California Special Interest License Plates." You may also call CalVet at (877) 741-8532 toll free to request a specialty license plate application be mailed to you.

The veteran license plate program is a partnership between the California Department of Veterans Affairs, the California Department of Motor Vehicles, and the California Association of County Veterans Services Officers, Inc.

WOUNDED WARRIOR PROJECT POST-9/11 VETERANS STUDY

Wounded Warrior Project® (WWP) recently released the findings of their 2013 Annual Alumni Survey based on responses from nearly 14,000 Iraq and Afghanistan service members – a resounding 52 percent response rate. Working in conjunction with RAND and Westat research organizations for this multi-year study, WWP believes its data ranks as the most statistically relevant and largest sample size of service members injured or wounded since 9/11.

The survey, which has been conducted annually over the last four years, provides insights into this current generation of veterans, and allows WWP to track over time the needs and challenges wounded veterans are facing.

Many of the veterans surveyed identified as experiencing struggles with issues including mental health, physical health and wellness (weight management, sleep, etc.), as well as social challenges often related to their first concerns.

WWP uses findings of its annual surveys to not only refine and improve its 19 programs and services, but to help those working in the veterans service space. A WWP spokesperson said, “As a nation, we need to move beyond the triage phase and address the long-term needs of this generation of injured service members.”

The data brings to light three major themes impacting our Wounded Warriors today, and the focus of planning for future care, including:

Mental health concerns are higher than anticipated for this generation of wounded veterans:

- 75.4% of respondents have experienced post-traumatic stress disorder
- 73.9% experienced anxiety
- 68.8% experienced depression

Both visible and invisible injuries are having a compounding effect on health issues:

- 82.8% of respondents are overweight or obese
- 80.2% report not getting enough sleep to feel rested

Of the many veterans contending with multiple types of injuries, the impact on lifestyle for wounded veterans can come in a multitude of outcomes:

- 17.8% are unemployed
- Respondents say that mental health issues are the number one factor making it difficult to obtain employment (29.7%), followed by lack of education (22.1%).

While the feedback spotlights the past and current challenges facing wounded veterans, it also provides an opportunity to look to the future that veterans are facing today and tomorrow. According to WWP, the data demonstrate that WWP programs initiated based upon results from previous WWP Alumni surveys are making an impact.

- More than half (56.7 percent) of respondents said that talking with another Iraq or Afghanistan veteran is in their top five ways of coping with stress.

WWP believes this finding underscores the need for programs such as its Peer Support program, a program aimed at engaging fellow Wounded Warriors and helping them develop one-to-one friendships with fellow Warriors who are further along in the recovery process.

Additional programs, such as Project Odyssey™, Soldier Ride® and Warriors to Work™, were created based on previous feedback from WWP alumni, and focus on mental health, physical well-being and economic empowerment, respectively.

To view the complete 2013 WWP report, go to <http://www.woundedwarriorproject.org/mission/what-our-alumni-say.aspx>.

CALVET, HIGH SPEED RAIL PARTNER TO HELP VETERAN BUSINESS OWNERS

CalVet and the California High Speed Rail Authority (HSR) will sign a Strategic Partnership Agreement on November 7 to ensure that California disabled veteran business enterprises will be appropriately represented in the contracting and procurement processes on the immense statewide High Speed Rail project.

Through outreach, education and strategic partnership building, the State of California's Disabled Veteran Business Enterprise (DVBE) program works to ensure that California veteran small business owners and disabled veteran business owners can effectively compete for a fair share of the State's contract dollars.

"With a project the size of the High Speed Rail it is fitting that veterans and especially service-connected disabled veterans have a chance to compete for part of that project," said CalVet Secretary Peter J. Gravett.

The project involves constructing a high-speed rail system in California by 2029. The system will enable passengers to travel from San Francisco to the Los Angeles basin in under three hours at speeds in excess of 200 miles per hour. HSR is responsible for planning, designing, building and operating the high-speed rail system—the first of its kind in the nation.

California's high-speed rail program will connect mega-regions of the state. It is also expected to contribute to economic development of the state and a cleaner environment, create jobs and help preserve agricultural and protected lands. The project will generate hundreds of billions of dollars in contracts for goods and services.

For more information about the DVBE program and DVBE resources, go to www.calvet.ca.gov/VetServices/DVBE.aspx.



TUSKEGEE AIRMAN 104TH AT WEST LA HOME

It's difficult to surprise someone who's experienced so much in his lifetime, but a 104th birthday celebration for West LA Veterans Home resident Walter Crenshaw, the nation's oldest known Tuskegee Airman, did just that. The surprise party, held at the home October 27th, included friends and family of Crenshaw, members of Tuskegee Airmen, Inc., staff and residents and local elected officials.

The Tuskegee Airmen were dedicated, determined young men who enlisted the U.S. Army Air Corps during World War II to become America's first Black Military Airmen. Each possessed a strong personal desire to serve the United States of America.



CA ATTORNEY GENERAL FILES SUIT AGAINST FOR- PROFIT COLLEGES

Taking advantage of federal GI Bill benefits to get or resume an education is a priority for many returning veterans. Besides traditional California community colleges, state colleges and universities, GI Bill benefits can be used at accredited private, for-profit colleges.

Unfortunately, some educational organizations may be more interested in getting GI Bill benefit dollars than in providing veterans with a good education. In fact, California Attorney General Kamala Harris recently filed a lawsuit against Corinthian Colleges, Inc. (CCI) and its subsidiaries that operate Everest, Heald and WyoTech colleges for false and predatory advertising, intentional misrepresentations to students, securities fraud and unlawful use of military seals in advertisements.

The complaint alleges that CCI:

- intentionally targeted low-income, vulnerable Californians through deceptive and false advertisements and aggressive marketing campaigns;



- advertised job placement rates as high as 100% for specific programs when, in some cases, there is no evidence that a single student obtained a job during the specified time frame;
- runs millions of online and mobile ads promoting programs that aren't actually offered at the California campuses;
- uses official Army, Navy, Air Force, Marine Corps, and Coast Guard seals in mailings and on web sites without authorization and in violation of California law; and
- committed securities fraud.

CCI is based in Santa Ana and currently operates 24 Everest, Heald and WyoTech campuses in California, 111 total campuses in North America and three online programs. Out of the 81,000 students who attend CCI colleges, approximately 27,000 (33%) are in California.

In July 2013, Harris filed a separate lawsuit in Sacramento Superior Court to enforce an investigative subpoena against Bridgepoint Education Inc., operator of Ashford University, as part of an investigation of that company's practices.

Current or former CCI students who wish to file a complaint can contact the Attorney General's Office at: <http://oag.ca.gov/contact/consumer-complaint-against-business-or-company>.

Additional resources for current or former CCI students are available at: www.oag.ca.gov.

FINANCIAL PROTECTION FOR MILITARY, VETERAN CONSUMERS

If you are active-duty military, a military retiree, veteran or family member who feels they have fallen victim to unfair or deceptive financial practices, the Consumer Financial Protection Bureau (CFPB) may be able to help. The CFPB provides financial education, monitors complaints submitted by consumers to the CFPB, and coordinates with other federal and state agencies on military consumer protection measures.

One important way CFPB learns about the financial challenges impacting military, veterans and their families is through complaints submitted and handled by the CFPB's Office of Consumer Response. These complaints help the agency determine where the "pain points" are for those navigating the consumer financial system. Sometimes, complaints can even help the CFPB identify businesses that are breaking consumer financial protection laws and provide information that the bureau's supervision and enforcement teams may opt to pursue further.

Consumers can file complaints related to bank accounts or service, credit cards, credit reporting, debt collection, money transfers, mortgages, student loans, and vehicle or consumer loans. For more information about the CFPB, go to www.cfpb.gov. To file a complaint:

- Go to www.consumerfinance.gov/complaint;
- Call (855) 411-2372; TTY/TDD (855) 729-2372 (5 a.m.–5 p.m. PST);
- Fax (855) 237-2392; or
- Mail to Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, IA 52244

PET-FRIENDLY HOMELESS SHELTERS

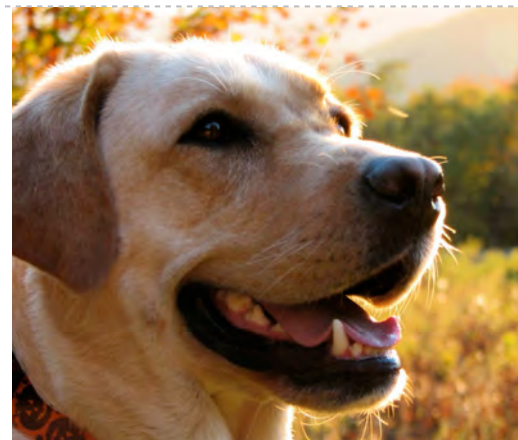
Added to the stress of finding food and shelter for themselves, some homeless veterans need to worry about finding a shelter that will allow and provide for their beloved pets. One nonprofit volunteer organization is doing just that.

Pets of the Homeless provides pet food and veterinary care to pets of the homeless in local communities across the U.S. and Canada. The organization believes in the healing power of companion pets and believes the human/animal bond is very important to life.

Pets of the Homeless sponsors veterinarians that go to where the homeless congregate and provide

veterinary care such as vaccines, spay/neuter and other needed treatments. They call these efforts "Wellness Clinics." The organization also helps homeless shelters that allow pets sanctuary with their owners by providing shipping crates so the homeless can come in out of the cold and heat with their pets.

The organization recruits veterinarians and pet-related businesses to become collection sites; educates food distributing organizations about the importance of distributing pet food to the less fortunate; speaks out on the issue of pets of the homeless and disadvantaged; provides funding



to licensed veterinarians and other nonprofit organizations that administer care to pets of the homeless; and provides funding for crates for nonprofit homeless shelters that will allow pets sanctuary with their owners.

For more information, including a list of free pet clinics, pet-friendly shelters and ways you can help, go to www.petsofthehomeless.org.



First Medical Battalion, Combat Stress Team, Helmand Province, 2010. Left to right: Hospitalman Ryan Baker, Hospital Corpsman 3rd Class Casey Brown, Hospitalman Andrew Brown, Lt. Cmdr. Carrie Kennedy, Lt. Cmdr. George Cowan and Lt. Cmdr. Robert Lippy. (Photo courtesy of Cmdr. Carrie Kennedy)

COMBAT STRESS VS. POST TRAUMATIC STRESS DISORDER

By Cmdr. Carrie Kennedy

It seems like the terms combat stress and PTSD are everywhere these days; it's hard to go a few days without seeing a news story about veterans and these issues. But what are these concepts? Do they mean the same thing? And perhaps most important what can be done?

Combat stress and PTSD are VERY different things. Unfortunately, sometimes they look quite similar which makes them somewhat complicated.

By definition, combat stress is an expected and predictable reaction to combat experiences. After being in a combat zone where people are under constant physiological stress (for example, poor diet, extreme temperatures, little opportunity for good personal hygiene, etc.) and psychological stress (for example, concerns about the presence of improvised explosive devices or snipers or the death of fellow service members), it is expected that most people will experience a number of responses.

These responses often show up as hyperstartle (that exaggerated response when something surprises you – often a loud noise), hypervigilance (always being on guard or super-alert), bad dreams/nightmares, irritability, sleep problems, etc. While these sound negative, some of these reactions are actually considered adaptive, notably hyperstartle and hypervigilance, as well as other benefits of combat stress, including increased physical strength, better endurance and enhanced feelings of competency (not all combat stress is bad).

PTSD, on the other hand, refers to a psychiatric disorder which impairs functioning. It is considered very serious whereas combat stress is considered standard.

To receive a diagnosis of PTSD, a number of specific symptoms have to be present following a traumatic event in which death, serious injury or sexual violation occurred or was a real possibility. These include re-experiencing symptoms (such as recurrent dreams, flashbacks or intrusive images), avoidance symptoms (such as avoiding conversations about the event or people associated with the event, memory loss, etc.) as well as other problems such as sleep disturbance, irritability/anger problems, concentration difficulties, hypervigilance or hyperstartle.

You'll notice some overlap between combat stress responses and PTSD symptoms, but that doesn't mean they are addressed in the same way. Keep in mind that combat stress isn't considered a medical problem or something that needs treatment. For many war veterans, combat stress simply wears off after being back in the states for a few weeks to months. However, if service members don't do certain things, combat stress can persist or morph into something else (like PTSD, depression, an alcohol problem, etc.). Letting people know what responses are expected and giving some brief education about them can help to prevent problems.

<< STRESS

Because of destigmatization programs and policies, service members are becoming more likely to question whether or not their combat stress reactions should worry them. Military mental health providers and psychiatric technicians can provide one or two sessions of psychoeducation discussing what combat stress is and what the usual reactions are, assist in processing difficult experiences, and teach how to proactively address combat stress (for example, maintaining contact with other veterans, having a plan for anniversaries of friends' deaths, keeping alcohol use low, etc.). For those with normal reactions, this is often all it takes to make a smooth transition from the combat zone.

However, the real key to effective management of combat stress and long term adjustment is something that veterans have known through the ages – namely – veterans have to be in regular contact with other veterans. Talking over difficult experiences with members of the same unit is the best way to process combat experiences, stay grounded, get rid of lingering doubts and concerns and prevent the development of abnormal problems. This is done somewhat constantly while in the combat zone and should continue upon return from the warzone. Other good people to talk to are veterans of the same war even though they may have served in a different unit or branch of service as well as veterans of any other war. While warfare changes somewhat

over time, the basic stressors are enduring. American Legions, Veterans of Foreign Wars (VFWs) and other veteran-centric groups are significant assets in effectively dealing with combat stress.

What about PTSD? While treatment for PTSD will involve some of the same concepts as those necessary to effectively manage combat stress, the primary interventions need to be done with a mental health provider. The good news is that there is very effective treatment available – therapies such as Cognitive Processing Therapy and Exposure Therapy are provided by just about every mental health department in military/VA hospitals and clinics. These treatments help with not only symptom resolution but also lifelong strategies for the effective management of disturbing wartime experiences, decreasing the likelihood of symptom recurrence.

In short, combat stress is a reaction which through some basic self-implemented strategies, in addition to the passage of time, wears off. Terrible experiences and memories will always be troubling to think about – the goal is never to make these kinds of experiences easy. However, through observation of anniversaries, life-long interactions with members of the unit and involvement with other veterans, veterans typically move into different phases of their lives without difficulty.

PTSD is a higher hurdle, but not one which is impossible to get over. New,

empirically validated treatments effectively address PTSD, even for veterans of prior wars and it is highly recommended that veterans experiencing PTSD go get the help they deserve.

Cmdr. Carrie Kennedy, Ph.D., ABPP is a neuropsychologist/aerospace experimental psychologist with the Marine Corps Embassy Security Group.

Blog post originally appeared in Navy Medicine Live, September 24, 2013. Reprinted with permission.



Hospital Corpsman 3rd Class Andrew Brown provides follow-up blast concussion assessment followed by a few minutes of combat stress education to a Marine injured in an IED blast. A few minutes of strategic education can help to prevent the development of problems following combat events. (Photo courtesy of Cmdr. Carrie Kennedy)



FREE ONLINE PARENTING COURSE FOR MILITARY, VETERANS

Reconnecting with family and returning to parenting can be quite difficult after deployment, but there is help! A free online course designed specifically for service member and veteran parents offers parenting information, guidance and strategies that can help returning veterans make the transition at home.

The course, created by the U.S. Department of Veterans Affairs and Department of Defense, offers videos of real family stories, helpful exercises and practical parenting tip sheets. Learning modules include information on reconnecting with family, positive parent-child communication, helping children with difficult emotions and behaviors, a positive approach to discipline, managing stress and emotions as a parent, and parenting with emotional and physical challenges.

For more information and to begin the free, online, self-paced course, go to <http://www.veteranparenting.org/#>.

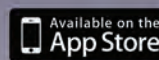
VETERANS

Getting the benefits you've earned?

Aware of benefit changes?

Know where to find services?

Download the CalVet mobile app
and stay informed!



CALVET
CALIFORNIA DEPARTMENT
OF VETERANS AFFAIRS

www.calvet.ca.gov



FIRST-TIME HOME BUYERS:

RATES AS LOW AS

3.90%*

NO MONEY DOWN**

A CalVet Home Loan is the better choice when compared to other market loans. Veterans buying their first home in California are able to obtain a competitive interest rate with attractive insurance programs protecting their home and family.



INTERESTED IN FINDING OUT HOW MUCH HOME YOU CAN AFFORD?

CalVet can help you get pre-approved for your home purchase. A pre-approval confirms that you are eligible and financially qualified for a specified loan amount. Knowing the size of your loan will help you in selecting a home and negotiating your purchase.

You can start the pre-approval process by submitting an inquiry online at www.calvet.ca.gov/homeloans or you can download the application and submit it by mail, fax or email. Once you have obtained a pre-approval, you will know how much you can borrow and be ready to purchase your new home.

YOUR CALVET ADVANTAGE GIVES YOU ACCESS TO A MORE AFFORDABLE LOAN. SOME FEATURES ARE:

- » Low to no down payment
- » 1% Origination Fee with no additional lender fees
- » No monthly mortgage insurance premium, which lowers your monthly payment
- » Fire and Hazard insurance with low group rates and guaranteed replacement cost
- » Disaster protection for earthquake and flood damage – great coverage with low deductibles and low premiums
- » Low cost group Life Insurance

**FOR MORE INFORMATION CONTACT
(866) 653-2510 OR LOANAPPS@CALVET.CA.GOV**



*4.25% - Estimated total monthly payment/APR based on a \$200K sales price, no down payment & financing of the VA funding fee under the CalVet/VA program, \$200K assessed value, mandatory hazard, and disaster indemnity insurance. Your actual payment can vary due to replacement costs for your home, location, local taxes, fees, and assessments and subsequent use of VA benefit, etc.

** Not all buyers will qualify.

CALENDAR OF EVENTS

NOVEMBER 7

**LGBT Veteran Wall of Honor
Induction Ceremony**
San Diego Community Center
Contact: (760) 434-4285

NOVEMBER 9

**Wounded Warrior Project Music
Festival**
Treasure Island Event Venue
Contact: wwpfest@gmail.com

Veterans Fair/DQ Veterans Pow-Wow
DQ University
Contact: (904) 254-4770

NOVEMBER 11

Veterans Day Ceremony
Golden Gate National Cemetery
Contact: (650) 589-7737

NOVEMBER 16

**Downtown Los Angeles Veterans
Stand Down**
The Vortex
Contact: (310) 842-8794

NOVEMBER 21-24

**Santa Rosa Retreat for Veterans,
Service Members & Families**
Coming Home Project
Apply now at <http://www.cominghomeproject.net/node/10106/10117>

NOVEMBER 23

**Tuskegee Airmen Educational
Assistance Fundraiser**
Aerospace Museum, McClellan
Tickets-\$60 prepaid, \$80 at the door
Contact: (916) 471-6505

**25th Anniversary, California Vietnam
Veterans Memorial Dedication**
1:00 p.m.
State Capitol Park, Sacramento

Note: For a list of Veterans Day events statewide, visit www.calvet.ca.gov/Files/Events_Calendar.pdf

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